



# Hadii aadan bixin karin Amaahdaada tacliinta Ardayga iyadoo Sababtu tahay Naafanimimo

If You Can't Pay Your Student Loan Because of Your Disability

## Ka waran hadii aanan bixin karin amaahdayga tacliinta ardayda naafanimimo awgeed?

hadii aad dib ula dhacdo bixinta amaahda tacliinta ardayga, cadadka lacagta ah ee lagugu yeelanaa waa uu sii kordhayaa. Deyntu is ma tagto hadii aad iska indho tirtu. Dowlada dhexe amaahda waa soo ceshan iyadoo lacagta canshuur-celintaada qabsanaysa ama qayb ka goosanaysa dakhligaaga, xataa dakhliga Sooshal Sakuuratiga (Social Security) Eeg warqadayada xogta aruursan ee [Dhibaatooyinka Amaahda Ardayda](#).

Hadii aad naafo tahay aadana waligaa kasban doonin lacag kugu filan si aad dib ugu bixiso amaahda tacliinta, waxaa dhici karta inaad xaq u yeelato Cafiska Buuxa ee Naafada Rasmiga ah (TPD).



## Cafiska Amaahda Ardayga ee Naafanimada Awgeed ah

- Naafanimadaada rasmiga ah (TPD) waa sabab lagu cafiyi karo amaahda tacliinta ardayga. Tirsiga waa ay ku jirtaa haddii amaah tacliinta ardayga ah ay kugu leedahay dowlada dhexe ama aad cid u saxiixday amaahda ardayda.
- Amaahaha FFEL, Direct iyo Perkins waa loo cafiyi karaa naafanimimo darteed. Waajibaayadaada adeega (TEACH Grant) isna sidoo kale waa la cafiyi karaa. Waalidka lagu leeyahay amaahda PLUS waxa ay codsan karaan cafis ku salaysan iyaga laftooda naafanimadooda, oo aan ahayn kuwa ilmooda. Hadii 2 waalid lagu leeyahay amaahda PLUS uuna ka dib midi naafo noqdo, waalidka kale waa inuu wali dib u bixiyaa amaahda.

**Ogow:** Amaaha ardayda ee gaarka loo leeyahay xaq uma laha cafiska (TPD) ka. Laakiin qaarkood waxaa dhici karta inay leeyihiin barnaamijyo iyaga u gaar ah. La xiriir Amaah Bixiyahaaga.

## Sida loo codsado cafiska TPD?

- La socodsii Bixiyaha Amaah (TPD) inaad doonayso inaad codsato. Waxa aad ku codsan kartaa telefanka, email ama boostada. Hadii aad doonayso inaad codsigaaga ka bilowdo khadka (online) ka, booqo shabakada (website) Cafiska ee (TPD), ee [www.disabilitydischarge.com](http://www.disabilitydischarge.com) ka dibna riix "Hadda Codso" ("Apply Now").
- Amaah bixiyeyaashu waxay ka caawiyaan Wasaaradda Waxbarashada [Department of Education (DE)] habka cafiska TPD ga. Amaah bixiyahu waxa uu maamulaa shabakada

(website) cafiska (TPD) ga kalana xaajoodaa amaahdayaasha isagoo ku hadlaya magaca (DE) codsiyada quseeya cafiska (TPD) ga.

- Kolka aad la socodsiiso Amaah-bixiyaha (TPD) inaad doonayso inaad codsato cafiska (TPD), iyagu kolkaa:
  - waxa ay ku siin akhbaarta aad u baahan tahay si aad u codsato cafiska (TPD).
  - waxay dib u eegi amaahdaada ardayga ee dowlada dhexe iyo/ama waajibaadka adeega la yiraa (TEACH Grant) ee ay dhici karto inaad xaq ugu yeelato cafiska (TPD).
  - waxa ay la xiriiraan amaah-bixiyaha waxa ayna u sheegaan inuu joojiyo hawlaha lacag bixinta ah muddo gaaraysa ilaa iyo 120-cisho. Taa macnaheedu waa mudadda 120-cisho ah ma aad bixin doontid amaahdaada.
- Jojinta hawlaha bixinta amaahdu waxa ay adiga ku siin waqti aan ku dhamaystirto codsiga cafiska (TPD) aadna ugu soo celiso Amaah bixiyaha (TPD) si ay u dhameeyaan hawshiisa. Hadii qolada amaahda bixisaa aysan ku helin codsigaaga 120-cisho gudahood, amaah bixiyahaagu waxa uu bilaabi hawlihii bixinta amaahda ahaa.

## **Sidee ayaan ku tusi karaa inaad gabi ahaan iyo rasmi ahaanba aan naafo u ahay?**

- Hadii aad tahay halgamaa wadanka u soo halgamay, u soo dir qoraalada Waaxda Arrimaha Halgamayaasha ee U.S. [U.S. Department of Veterans Affairs (VA)] ee cadeynaya in hay'ada (VA) ay go'aamisay inaad shaqeyn karin naafanimada halganka wadanka ah ku timid awgeed.
- Hadii aad hesho Manfacyada Naafada ee Sooshal Sakuuratiga (SSDI) ama Manfaca Kaabida Dakhliga (SSI), soo dir ogaysiiska Maamulka Sooshal Sakuuratiga (SSA) ee laguugu ogolaaday manfaca. Si aad u cadeyso in naafanimadaadu ay rasmi tahay, ogaysiisku waa inuu sheegaa in marka xigta ee loo qabtay in dib loo eego naafanimadaadu waa 5 ilaa iyo 7 sanno laga bilaabo markii ugu dambaysay ee (SSA) ay go'aamisay naafanimada.
- Hadii aadan haysan ogaysiiska naafanimada ee kuu ogolaanaya manfacyada, ama hadii aad haysato laakiin aadan hubin inuu leeyahay naafanimadaadu waa rasmi, waydiiso hay'ada (SSA) waxa la yiraa Qorsheynta Manfacyada ama loo yaqaan (BPQY). Waydiiso arrintan adigoo tagaya xafiiska (SSA) ee deegaankaaga kana soo helaya Foomka (Form SSA-2459). Ama waxa aad wici kartaa lambarka weyn ee hay'ada (SSA) ka dibna codso in laguugu soo diro boostada. Lambarkaasi waa: 1-800-722-1213.
- Waxa aad ka keeni karaa cadeyn dhaqtar oo sheegaysa inaad gabi ahaanba aad rasmi naafo u tahay. Dhaqtarku waa inuu cadeeyaa inaad ka qaybgali karin wax hawl ah oo



wax kaa soo geli karaan oo weyn iyadoo sababtu tahay cudur lagaa helay oo jirka ama miyirka ah oo:

- La fili karo inuu geeri keeno,
- Socday muddo joogta ah oo aan ka yarayn 60 bilood, ama
- La fili karo inuu socdo muddo muddo joogta ah oo aan ka yarayn 60 bilood.

## Waxa la fili karo kolka la codsado

- Amaah bixiyeyaashu waxa ay dib u eegaan codsigaaga. Codsiyada la ansaxiyo waxaa loo diraa Wasaaradda Waxbarashada (Department of Education) si loo helo ansaxin ugu dambaysa. Hadii Wasaaradda Waxbarashadu (Department of Education) ay ansaxiso codsiga, waxaa aad heli ogaysiis sheegaya in amaadaadii lagaa cafiyey.
- hadii lagu ansaxiyo, cafisku waxa uu bilaabmi maalinta uu dhaqtarku saxiixay foomka ama laga bilaabo maalinta ay Wasaaradda Waxbarashadu (Department of Education) ay heshay ogaysiiska Sooshal Sakuuratiga ee manfaca laguugu ogolaanayo. Wixii lacag bixin ah ee aad sameysay ka dib xilliyadaa waa khasab in lagu soo celiyo adiga.
- Kolka ay bixiso cafiska kama dambaysta ah, Wasaaradda Waxbarashadu (Department of Education) waxa ay sii wadaa inay kula socoto adiga muddo 3 sanno ah. Waa ay soo celin karaan amaahda marka ay jiraan daruufaha qaarkood. Mudadda 3 sanno ahi waxa ay bilaabi maalinta cafiska la ogolaaday.



Amaahda lama soo celin doono hadii aadan qaadan amaah cusub oo dowlada dhexe bixiso mudadda 3 sanno ah. Sidoo kale ma yeelan kartid kasbasho lacag shaqo oo ka badan 100% habraacyada saboolka ee dowlada dhexe ee qoys ah 2 qof, xataa hadii dadka qoyskaagu ay ka badan 2 qof.

- Taa macnaheedu waa waxaa lagu ogol yahay inaad isku daydo inaad shaqayso, laakiin hadii aad kasbato lacag badan kolkaa Wasaaradda Waxbarashadu (Department of Education) waxa ay ka soo qaadi inaad runtii rasmi naafo u ahayn.
- Dib ayaa amaahda loo soo celin hadii aad codsatay adigoo isticmaalaya ogaysiiska manfaca ogolaanta ee Sooshal Sakuuratiga ka dibna aad ka hesho ogaysiis kale Maamulka Sooshal Sakuuratiga kaa oo sheegaya inaad hada wixii ka dambeeya aadan naafo ahayn ama in dib u eegida naafanimaadu aysan hada wixii ka dambeeya ahayn 5-7 sanno muddo ah.
- Muddda amaah dib u soo celintu ma quseeyso halgamayaasha codsanaya iyagoo isticmaalaya habka u goonida ah halgamayaasha.

**DIGNIIN:** Cadadyada loo cafiyo naafanimada awgeed waxaa dhici karta inay tahay dakhli ay canshuuri karo dolwada dhexe hadii la cafiyey ka hor Janaayo 1, 2028. Waa khasab inaad u sheegto hay'ada I.R.S. cafiska wixii amaah ah ee ka badan \$600 iyadoo dakhli ah sannadka amaahda la cafiyey hadii cafiska amaahdu uu ku salaysnaa qoraalada Hay'ada VA da. Hadii cafiska amaahdu uuku salaysnaa qoraalada SSA ama dhaqtar warqadii, amaahdaada waa la cafiyi aakhirka mudadda 3 sanno ah ee la socodka ah. Laakiin, ma aha inaad canshuur ka bixiso. Waa ra'yi wanaagsan inaad la tashato xisaabiye khibrad u leh canshuuraha si aad uga hesho akhbaar.

Cadadyada amaahda ah ee loo cafiyo naafanimo awgeed, ma aha dakhli ay cashuuri dowlada dhexe hadii la cafiyey hor Janaayo 1, 2028 ama ka gadaal (ilaa iyo Deseembar 31, 2025).

## Maxaa dhici hadii ay yiraahdaan maya?

- Amaah bixiyahaaga ayaa kugula socodsiin diidmada warqada boostada la soo dhigo (U.S Mail).
- Amaah bixiyahaagu waxa uu bilaabi hawlaha qaadida lacagta amaahdaada ardayga ah.
- Warqada aad heshaa waxa ay sheegi sababta lagu diiday. Sidoo kale waxaa ku qoran akhbaar ku saabsan sida aad u codsan karto habraac ku saabsan waxa la sameeyo hadii aad qabto su'aalo ku saabsan go'aanka ama hadii aad is leedahay waxaa jira akhbaar kale oo ay tahay in Wasaarada Waxbarashadu (DE) ay tixgeliso.
- Hadii aad codsatay cafiska adigoo iyadoo sababtu tahay naafanimo u adeeg wadanka ku timi awgeed, kolkaa waxaa aad codsan kartaa dib-u-qiimeyn kale in lagu sameeyo codsigaaga adigoo soo diraya qoraalo kale oo ay leedahay hay'ada VA du.
- Hadii codsigaaga la diido waxaa aad racfaan u qaadan kartaa maxkamaha dowlada dhexe. Waa inaad la hadasho qareen si aad u ogaato sida arrintan loo sameeyo.

## Xaggee ka helaa akhbaar kale oo ku saabsan cafiska TPD?

Wixii akhbaar buuxda ee ku saabsan cafiska (TPD) oo ay ku jiraan codsiga, Booqo shabakada (website) cafiska Gabi ahaan iyo Rasmi u ahaanta Naafada (TPD) ee [www.disabilitydischarge.com](http://www.disabilitydischarge.com).



*Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalaan xogtan urursan haddi ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambeysay, liiska xogta urursan, ama aad ku hesho habab kale.*

© 2021 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.

